AFTER RECORDING, PLEASE RETURN TO: Stewart Law Office 803 Royal Oaks Oxford, Mississippi 38655 662-234-6912

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STATE MS.-DESOTO CO.

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STATE OF MISSISSIPPI

FHA CASE NUMBER 283-003680

COUNTY OF DESOTO

SPECIAL WARRANTY DEED

THIS INDENTURES, Made this 21 St day of Figure 2001, between MEL MARTINEZ, Secretary of Housing and Urban Development of Washington, D.C., party of the first part, and MARK E. JOHNSON, of DeSoto County, Mississippi, party(ies) of the second part,

WITNESSETH, That the said party of the first part. For and in consideration of the sum of ONE DOLLAR (1.00) and other valuable considerations in hand paid, at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledge, has granted, bargained, sold, aliened, conveyed and confirmed, and by these presents does grant, bargain, sell, alien, convey and confirm, unto the said party(ies) of the second party, and the heirs and assigns of the said party(ies) of the second part, the following:

See Attachment "A"

BEING, the same property acquired by the party of the first part pursuant to the provisions of the National Housing Act, as amended (12 USA 1701 et seq.) And the Department of Housing and Urban Development Act (42 U.S.C. 3531).

TO HAVE AND TO HOLD the said property hereinbefore described, with all and singular the rights, members and appurtenances thereunto appertaining, to the only proper use, benefit and behoof to the said party(ies) of the second part, forever, in fee simple; and the said party of the first party specially warrants the title to the said bargained property above described against the lawful claims of all persons claiming by, through or under the party of the first part.

SUBJECT TO ALL covenants restrictions, reservations, easements, conditions and rights appearing of record and subject to any state of facts an accurate survey would show.

THIS DEED not to be in effect until: THRURY 27 2001

IN WITNESS WHEREOF the undersigned on this 22 day of Francisco day of 2001 has set his/her hand and seal as Attorney-in-Fact pursuant to a Limited Power of Attorney recorded in Book 86 at Page 101 of the DeSoto County Clerk's Record for and on behalf of the Secretary, Department of Housing and Urban Development, Washington D.C., under authority and by virtue of the Code of Federal Regulations, Title 24 Chapter II, Part 200, Subpart D, and Title 24, Subtitle A, Part 10.

> Grantor: SECRETARY OF HOUSING AND URBAN DEVELOPMENT, D.C. Acting by and through the Federal Housing Commission

Best Asset-CitiWest, JV

Attorney in Fact

STATE OF GEORGIA

COUNTY OF FULTON

This foregoing instrument was acknowledge subscribed and signed, delivered and sworn to before me this 21st day of Legy 2001 by Chery UBerry by Best Assets-Citiwest, JV, Attorney in Fact and on beh by Best Assets-Citiwest, JV, Attorney in Fact and on behalf of said Federal Housing Commissioner, acting for the Secretary of Housing and Urban Development, Washington, D.C. deed, being first duly authorized so to do.

Given under my hand and official, this 215t day of February

SECRETARY OF HOUSING AND URBAN DEVELOPMENT

(Seal)

BY: Best Assets Citiwest, JV Attorney in Fact under Power

DeSoto County, Mississippi.

Book 86, Page 101

Attachment "A"

Lot 2234, Section F, DeSoto Village Subdivision, located in Section 33, Township South, Range 8 West DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 13, Pages 1-5, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Indexing instructions to the Chancery Court Clerk of DeSoto County, Mississippi, as per Section 89-5-33 MCA Annotated.

Lot 2234, Section F, DeSoto Village Subdivision, located in Section 33, Township South, Range 8 West DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 13, Pages 1-5, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Prepared by: GREG STEWART

Mississippi State Bar #8772 Stewart Law Office 803 Royal Oaks Oxford, Mississippi 38655 662-234-6912

Grantors:

U S Department of Housing and Urban Development Best Assets/CitiWest 3420 Norman Ferry Road Suite 600 Atlanta, Georgia 30354 1-404-768-1400

Grantee:

Mark E. Johnson 6495 Walnut Grove Road Horn Lake, Mississippi 662-393-8713 (H) 662-393-8713 (W)